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Jumpstart: Enhancing Quality of Life through Transportation

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UNIVERSITY OF MINNESOTA MORRIS

Center for Small Towns



*"BELIEVING IN A BRIGHT, PROSPEROUS
FUTURE FOR SMALL COMMUNITIES."*

Jumpstart: Enhancing Quality of Life through Transportation

March 13, 2006

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Center for Small Towns

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I. Introduction

In the Fall of 2005, Steve Nagle, the Executive Director of West Central Minnesota Communities Action, Inc.(WCMCA), approached the Center for Small Towns with a need to survey recipients of a vehicle purchased through the JumpStart program. WCMCA is a resource agency, is dedicated to reducing the effects of poverty and helping people to achieve self-sufficiency, thus improving the quality of rural life. The JumpStart program is offered in Douglas, Grant, Pope, Stevens, and Traverse counties. This program assists eligible, low-income families purchase vehicles that meet their need for reliable transportation to employment or employment training. All vehicles average 33 miles per gallon and are within three years old. The JumpStart Car Program works with the everyday realities faced by low-income working families - the need to get to a job – every day and on time, the lack of disposable income for insurance payments or expensive car repairs, and the problems caused by a poor credit history. JumpStart™ assistance includes:

- ⇒ Finding the right car at a reduced price
- ⇒ Obtaining a car loan
- ⇒ Preventative maintenance training
- ⇒ Financial literacy
- ⇒ Assistance with credit repair
- ⇒ Down payment assistance, in the amount of \$1,500

- ⇒ Setting up a savings account for future car repairs, insurance payments, or maintenance needs
- ⇒ Opportunity for \$250 in car repairs if client demonstrates they have maintained the car
- ⇒ Case management services

Any low-income family that needs a reliable car to get to work, to child care services, attend school, or receive medical services is eligible to apply. Income needs to be at or below 200% of the Federal Poverty Guidelines.

The purpose of the survey is to examine the impacts that the program has had in the lives of its clients. The survey instrument was adapted from one utilized by WestCAP in Wisconsin, and special thanks are made to their staff in the support and advice through this project. The research team was composed of James Gambrell, a UMM student majoring in Psychology and Philosophy, and Benjamin Winchester, the Coordinator of Data Analysis and Research at Center for Small Towns.

II. Methods

The initial list of 20 clients to be surveyed was received from Stephen Nagle, Executive Director of West Central Minnesota Communities Action. The initial survey was also received from Mr. Nagle, but was replaced with a slightly expanded and updated version following email correspondence with Deb Knudsen and Craig Adams at Wisconsin WestCAP.

Surveys were conducted by telephone during daytime, evening, and weekend hours. One client refused to participate in the survey. Two other clients were initially unreachable at the numbers provided. Updated telephone numbers were received yet we were still unable to reach them for the survey. Three additional clients were unreachable despite repeated attempts over a period of several weeks. A total of 14 clients responded to the survey from an original list of 20, yielding a 70% response rate.

III. Findings

Responses are summarized item by item below. Quantitative responses are summarized using averages and ranges where applicable. Open-ended responses are given as unattributed quotes.

1. How long have you owned your JumpStart Vehicle?

The length of time clients have owned their vehicles ranges from less than three months to just over one year. The average is 8.14 months.

2. Prior to receiving your JumpStart vehicle, how did you meet your transportation needs? (Check all that apply)

Seventy-one percent of clients interviewed previously owned a personal vehicle, usually described as unreliable and problematic. Public transit used by 15%, 29% received rides from friends or family, and 7% previously used a cab to get around.

3. Are you currently employed? 3a. What shift do/did you work? (Check 1st, 2nd, or 3rd)

All but one (93%) of the clients are currently employed.

Ninety-two percent of clients surveyed work first shift and seventeen percent work second shift. These figures total over 100% because they include one client who works both shifts. No clients work third shift (Table 1).

.Table 1: Client Work Shift		
Shift	1 st	2 nd
Client %	92%	17%

3b. *What is/was your current rate of pay? Including tips, if applicable.*

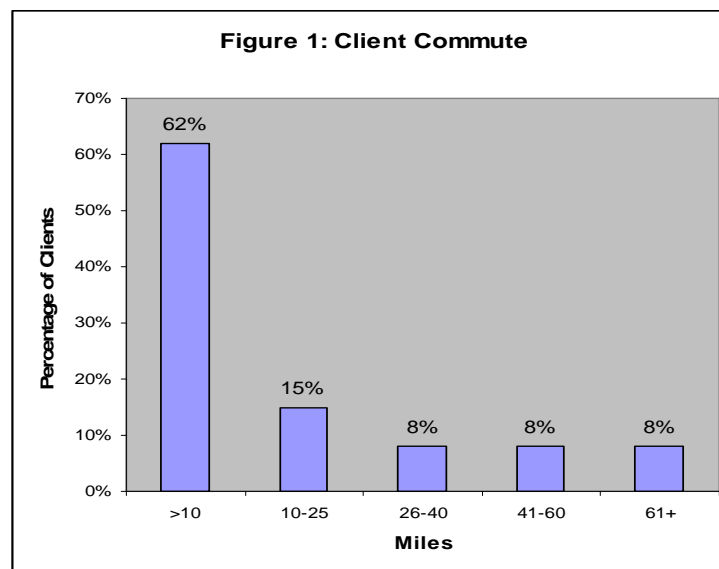
One client is self-employed and did not report a rate of pay. Another client refused this question, and 10 answered it with an hourly rate of pay. The average rate of pay among those answering was \$9.80/hr, the minimum was \$6.65, and the maximum was \$14.39.

3c. *How many hours do/did you work per week?*

The 13 clients that answered this item have an average work schedule of 31 hours/week. Most (54%) work a full 40 hour workweek.

3d. *What is/was your average roundtrip commute to work? (Check <10, 11-25, 26-40, 41-60, 61+)*

Sixty-two percent of clients have a commute less than 10 miles, fifteen percent commute 11-25 miles, eight percent commute 26-40 miles, eight percent commute 41-60 miles, and eight percent commute over 60 miles. One client who actually works from home was included in the count of clients with commutes under 10 miles. Figure 1 displays these results.



4. *Is your current job the same one you had when you first got your jumpstart car?*

A total of 11 clients (85%) still held the same job, while 2 (15%) held different jobs.

4a. *Would you consider your current job better than the one you had when you first got your JumpStart car?*

Of the two clients who switched jobs both (100%) said they considered their current job better than their previous one.

4b. How is your current job better (Check all that apply)

The two clients who have gotten better jobs cited better working conditions, better pay, better hours, and better benefits.

4c. Do you believe that having your JumpStart car...helped you obtain the better job, helps you keep your job, made no difference. (Check all that apply)

Of the two clients who switched jobs, both (100%) said their JumpStart car helped them obtain the better job and helps them keep it.

4d. How so?

⇒ “Not dependant on friends and family for rides.”

⇒ “No more problems with the car, this job is farther away.”

5. Is public transportation available in your area?

Out of the 14 clients surveyed, 8 (57%) said yes and 6 (43%) said no (Table 2).

Table 2: Public Transit Available?

Answer	Yes	No
Client %	57%	43%

5a. If public transportation is available, is it easy for you to use?

Of the eight clients who said public transit was available, 37.5% said yes to this question; and 62.5% said no (Table 3).

Table 3: Is Public Transit Easy to Use?

Answer	Yes	No
Client %	37.5%	62.5%

If yes, please describe the transportation system

The three clients who said the transit system was easy to use described their system as a “Rainbow Rider” type bus system where the customer calls and requests a ride. One client mentioned using a cab in addition to the bus system.

Can you use it (the transit system) to get to work?

Of the eight clients who said public transit was available, 37.5% said they could use it to get to work, and 62.5% said they could not (Table 4).

Table 4: Can Public Transit Get You to Work?

Answer	Yes	No
Client %	37.5%	62.5%

Does it meet your other transportation needs?

Of the eight clients who said public transit was available, 12.5% responded yes to this question; and 87.5% responded no (Table 5).

Table 5: Does Public Transit Meet Other Needs?

Answer	Yes	No
Client %	12.5%	87.5%

6. When you first purchased your JumpStart vehicle, were you receiving any type of public assistance?

Of the 14 clients responding to this question, 35.7% were receiving assistance when they purchased the car, and 64.3% were not (Table 6).

Table 6: Were You Receiving Public Assistance?

Answer	Yes	No
Client %	35.7%	64.3%

6a. What type of assistance did you receive?

“MFIP”; “Medical Assistance, Heating Assistance”; “Social Security”; “Food Stamps, Cash Assistance, MFIP”; “Medical Assistance”.

6b. What was the dollar value per month of the assistance you were receiving?

Three clients had an estimate of this amount, one did not know and one received Medical Assistance which has no set allowance per month. The average for the three who gave a dollar amount was \$333, the minimum was \$200, and the maximum was \$600.

7. Do you currently receive any type of public assistance?

The same five clients who received public assistance when they first purchased the car were still receiving assistance currently; the other nine clients were not.

Table 7: Receiving Public Assistance Currently?

Answer	Yes	No
Client %	35.7%	64.3%

7a. What type of assistance do you receive?

“MNCARE”; “Food Stamps”; “Food Stamps”; “Medical Assistance, Heating Assistance”; “Medical Assistance, Food Stamps, Cash Assistance”.

7b. What was the dollar value per month of the assistance you are receiving?

Again, only three clients had an estimate of this amount, one did not know and one only received MNcare and could not give a set allowance per month. The average for the three who gave a dollar amount was \$333, the minimum was \$170, and the maximum was \$628.

7c. Has your assistance level dropped at all since getting the JumpStart car? (Circle one).

To this question three clients said no and two said yes.

7d. If yes, how much has it dropped per month?

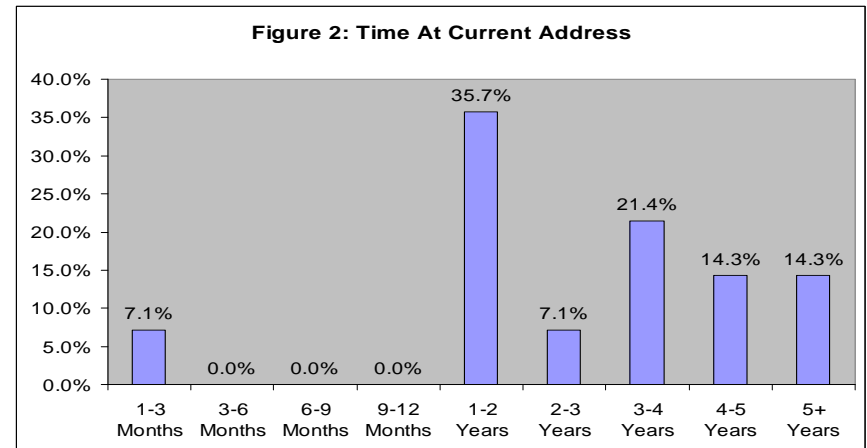
The two clients claiming their assistance level dropped both said it dropped by \$200/month.

7e. Do you think your assistance has dropped due to getting the JumpStart car? (Circle one).

Of the two clients reported their assistance level dropped, one attributed it to the car and the other did not. In the case of food stamps, it should be noted that the value of the car is considered when determining eligibility levels.

8. How long have you been at your current address?

Of the fourteen clients surveyed, 7.7% have lived at their address 1-<3 months, 38.5% have lived there for 1-<2 years, 7.7% for 2-<3 years, 21.4% for 3-<4 years, 14.3% for 4-<5 years, and 14.3% for over 5 years. These results are displayed in Figure 2.



9. Have you moved since getting your JumpStart car?

Only one client has moved since receiving their JumpStart car.

9a. If yes, did your housing situation improve?

The one client who moved said that their housing situation did not improve.

9b. How did your housing improve? (Check all that apply)

No clients could answer this question.

10. Have you changed day care providers since you got your JumpStart car?

Of the eight clients who needed day care providers, none had changed.

11. Has the quality of your day care changed since getting your JumpStart car?

No clients could answer this question.

11a. If yes, how has it changed?

No clients could answer this question.

11b. Could you describe why this is the case?

No clients could answer this question.

11c. Was your JumpStart car a factor in the change of quality in your day care?

No clients could answer this question.

11d. If yes, how has having your JumpStart car changed the quality of your day care?

No clients could answer this question.

12. Have you gotten more formal education or technical training since getting your JumpStart car?

Of the 14 clients surveyed, 28.6% have gotten more formal education and 71.4% have not (Table 8).

Table 8: Obtained More Formal Education?

Answer	Yes	No
Client %	28.6%	71.4%

12a. What additional education or training have you obtained? (check all that apply)

Three clients (75%) have obtained more training at a technical college, and one has earned a master's degree.

12b. Has your JumpStart car helped you obtain additional education/training?

All four clients who obtained more education said that the car helped.

12c. If yes, how has having your JumpStart car helped?

⇒ "Took me to class."

⇒ "Allowed us to continue our education without having to move."

⇒ "It was reliable. Would have been impossible to get rides to class."

13. Has your credit rating improved since you got your JumpStart car?

Seven clients (50%) indicated their credit rating has improved, one indicated no change, and six said they didn't know.

Table 9: Credit Rating Improved?

Answer	Yes	No	Don't Know
Client %	50%	7.14%	42.9%

13a. If yes, please describe how this is so.

- ⇒ "Can take out a loan."
- ⇒ "Been making car payments regularly."
- ⇒ "Been paying off debts."
- ⇒ "Got all debts paid off."
- ⇒ "Made payments."
- ⇒ "Kept a job for longer now, have lived at my address longer."

14. Has your overall financial security improved since you got your JumpStart car?

Ten clients (71%) indicated their overall financial security improved, while four did not.

Table 9: Financial Security Improved?

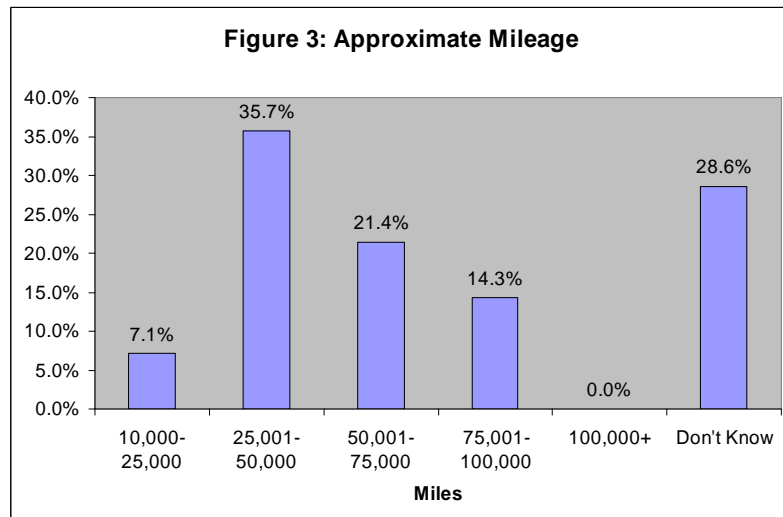
Answer	Yes	No
Client %	71.4%	28.6%

14a. If yes, please describe how this is so.

- ⇒ "Feel safe driving to out of town job interviews, previous car was not safe enough."
- ⇒ "More secure jobs and education."
- ⇒ "Business has picked up."
- ⇒ "Better job, more stable, can move if needed."
- ⇒ "Started participating in retirement savings program at work."
- ⇒ "Kept a job for longer now, have lived at my address longer."
- ⇒ "Car is cheaper to maintain."
- ⇒ "Got a raise."

15. What is the approximate odometer (mileage) reading on your car?

One client reported a mileage reading of 10K-25K miles, five clients reported a mileage reading of 25K-50K, three clients reported a mileage reading of 50K-75K, two clients reported a mileage reading of 75K-100K, and three clients reported that they did not know their mileage.



16. Since getting your JumpStart car, how would you rate your involvement with extended family, friends, and your community?

Of the fourteen clients surveyed, 71.4% reported becoming “more involved” since receiving the car and 28.6% said their involvement remained “about the same.” Table 10 displays these results.

Table 10: Community Involvement Improved?

Answer	More Involved	About the Same
Client %	71.4%	28.6%

16a. If “more involved” can you describe or give examples of this?

- ⇒ “Started doing volunteer work.”
- ⇒ “Can get around.”
- ⇒ “Better fuel economy, can afford to visit more.”

- ⇒ “Get out more now.”
- ⇒ “Less worried, less stress, go to more family events, more self-confident.”
- ⇒ “Volunteer now, play hockey.”
- ⇒ “Trust my car enough to visit family members.”
- ⇒ “I am able to get around.”
- ⇒ “Can visit extended family out of town now, can volunteer in winter, I am more reliable.”
- ⇒ “Do a lot of family activities now, I don’t feel like a burden on my family.”

17. Since getting your JumpStart car, is the overall quality of your life: (Check one)

Seven clients described their lives as “much better” since receiving the car, six reported that it was “a little better”, and one client said her life was about the same. Overall, 13 of the 14 (93%) indicated that the quality of their lives were “much” or “a little” better.

Table 9: Overall Quality of Life Improved?

Answer	Much Better	A Little Better	About the Same
Client %	50%	42.9%	7.1%

17a. Can you describe why this is so, and give examples?

- ⇒ “No longer worry when driving, no stress about safety. Feel secure letting my son drive, he will be getting his license soon.”
- ⇒ “Can take care of family better.”
- ⇒ “We know we have a reliable car, we can go out and do things.”
- ⇒ “Less stress.”
- ⇒ “Less worried, less stress, go to more family events, more self confident.”
- ⇒ “Have transportation, can go shopping, don't have to sit at home, have freedom.”
- ⇒ “No more headaches, less stress.”
- ⇒ “Just because of reliable transportation, don't have to worry, can bring my daughter to activities and attend more things.”
- ⇒ “My previous car worked fine, this one is just newer. My commute is only 1 mile!”
- ⇒ “Can get around.”
- ⇒ “More personal confidence, more self esteem, feel more safe.”
- ⇒ “Much easier to transport kids because its a 4-door.”
- ⇒ “I don't feel like a burden.”

18. Have your future expectations changed as a result of owning a JumpStart car?

Five clients (36%) reported that their future expectations changed, the remaining nine said they had not changed.

Table 10: Future Expectation Changed?

Answer	Yes	No
Client %	35.7%	64.3%

18a. If yes, can you describe in what way(s) your expectations have changed?

- ⇒ “More optimistic”
- ⇒ “Much more optimistic about school”
- ⇒ “More positive career outlook”
- ⇒ “I now desire to go to school, it was impractical before”
- ⇒ “Never going to own a terrible car again!”

19. Prior to receiving your JumpStart car, what did you feel was the biggest barrier to your getting and keeping a job, or getting and keeping a better job? (Check one)

- ⇒ The most commonly reported barrier “Lack of transportation” from five (36%) clients.
- ⇒ Second most common was “Lack of available jobs” from four (29%) clients.
- ⇒ Third was “Lack of education” from three (21%) clients.

Table 11: Barriers to a Job

Response	Client %
Lack of Transportation	35.7%
Lack of Available Jobs	28.6%
Lack of Education	21.4%
Don't Know	14.3%

20. How would you rate the JumpStart program on a scale of 1 to 10, with “1” being lousy and “10” being outstanding? (Circle one)

Fifty seven percent of clients gave the program a “10”, 14.3% gave it a “9”, and 28.6% gave it an “8”; for an average rating of “9.3”.

21. If you could, how would you improve the JumpStart program?

Six clients simply answered “None” to this question. The other quotes given were:

- ⇒ “No improvements needed.”
- ⇒ “Very useful, no suggestions.”
- ⇒ “No, it worked out perfectly.”
- ⇒ “Not really, I was one of the first, so they didn't seem to know a lot about the program, so I had a lot of problems. But it seems better now.”
- ⇒ “Program was very in-experienced when I signed up. They lost some of my papers and I had to fax them new copies at the last minute.”
- ⇒ “Reduce paperwork if possible.”
- ⇒ “More inventory, better cars.”
- ⇒ “Need to speed up the process. It took me over 4 months to receive my car.
- ⇒ Its way over in Elbow Lake, kind of hard to make it there without a car! They need an intermediate location.”

APPENDIX: JumpStart Client Survey

Hello, my name is _____ and I'm a college student at the University of Minnesota-Morris. On behalf of West Central Minnesota Community Action, I am surveying customers who have received a JumpStart™ vehicle from the JumpStart™ Program. When you received your vehicle from the JumpStart™ Program, you signed an ownership agreement where you agreed to “participate as necessary and as requested in an evaluation of the JumpStart™ Program.” Any information you give me will be kept confidential. Please take the time now to help me with the survey, which should take approximately 10 minutes to complete.

If the person says no, remind them they did agree to participate in a survey when they purchased their JumpStart car. If they still say no, try to reschedule for a later time or date.

If the person says yes, proceed with the survey.

1. How long have you owned your JumpStart vehicle? _____ months or _____ years

2. Prior to receiving your JumpStart vehicle, how did you meet your transportation needs? (Check all that apply)

_____ Public transportation

_____ Friends/Family

_____ Walked

_____ Bicycle

_____ Personal vehicle

_____ Other (list) _____

(if personal vehicle, please describe the car) _____

3. Are you currently employed?

_____ Yes

_____ No (Ask Q3a-d as it pertained to their previous job)

3a. What shift do/did you work?

€1st Shift

€2nd Shift

€3rd Shift

3b. What is/was your current rate of pay? Including tips, if applicable. \$ _____/hr.

3c. How many hours do/did you work per week? _____/wk

3d. What is/was your average roundtrip commute to work?

€less than 10 miles

€11-25

€26-40

€41-60

€61+

4. Is your current job the same one you had when you first got your JumpStart car?

____ Yes (Go to Q5)

____ No (Go to Q4a)

4a. Would you consider your current job better than the one you had when you first got your JumpStart car?

____ Yes (Go to Q4b)

____ No (Go to Q5)

4b. How is your current job better? (Check all that apply)

____ Better Pay

____ Better Working Conditions

____ Better Benefits

____ Better Location

____ Better Hours

____ Other (list) _____

4c. Do you believe that having your JumpStart car..... (Check all that apply)

€ helped you obtain the better job (Go to Q4d)

€ helps you keep your job (Go to Q4d)

€ made no difference (Go to Q4d)

4d. How so?

5. Is public transportation available in your area?

____ Yes (Go to Q5a)

____ No (Go to Q6)

5a. If public transportation is available,....Is it easy for you to use? €Yes €No

If yes, please describe the transportation system

Can you use it to get to work? €Yes €No

Does it meet your other transportation needs? €Yes €No

6. When you first purchased your JumpStart™ vehicle, were you receiving any type of public assistance?

_____ Yes (Go to Q6a) _____ No (Go to Q7)

6a. What type of assistance <u>did</u> you receive? (List)	<div></div> <div></div> <div></div>
6b. What was the dollar value per month of the assistance you were receiving?	\$ _____/month

7. Do you currently receive any type of public assistance?

_____ Yes (Go to Q7a) _____ No (Go to Q8)

7a. What type of assistance do you receive? (List)	<div></div> <div></div> <div></div>
7b. What is the dollar value per month of the assistance you are receiving?	\$ _____/month
7c. Has your assistance level dropped at all since getting the JumpStart car? (Circle)	Yes (Go to Q7d) No(Go to Q8)
7d. If yes, how much has it dropped per month?	\$ _____/month(Go to Q7e)
7e. Do you think your assistance has dropped due to getting the JumpStart car? (Circle)	Yes No

8. How long have you been at your current address?

_____ 1-<3 months _____ 3-<6 months _____ 6-<9months
 _____ 9 months-<1 year _____ 1-<2years _____ 2-<3rs.
 _____ 3-<4years _____ 4-<5 years _____ 5+years

9. Have you moved since getting your JumpStart car?

_____ Yes (Go to Q9a) _____ No (Go to Q10)

9a. If yes, did your housing situation improve?

____ Yes (Go to 9b)

____ No (Go to Q10)

9b. How did your housing improve? (check all that apply)

€ Better Location/Neighborhood/Schools € More Affordable € Larger House/Apt.

€ Went from renting to owning home € Other (list) _____

10. Have you changed day care providers since you got your JumpStart Car?

____ Yes

____ No

____ Not Applicable (Go to Q11)

11. Has the quality of your day care changed since getting your JumpStart car?

____ Yes (Go to Q11a)

____ No (Go to Q12)

11a. If yes, how has it changed?

€ Worse quality than before

€ Better quality than before

11b. Could you describe why this is the case?

11c. Was your JumpStart car a factor in the change of quality in your day care?

____ Yes (Go to Q11d)

____ No (Go to Q12)

11d. If yes, how has having your JumpStart car changed the quality of your day care?

12. Have you gotten more formal education or technical training since getting your JumpStart car?

____ Yes (Go to Q12a)

____ No (Go to Q13)

12a. What additional education or training have you obtained? (check all that apply) (Go to 12b)

<input type="checkbox"/> GED/High School Diploma	<input type="checkbox"/> Associate Degree
<input type="checkbox"/> Bachelor's Degree	<input type="checkbox"/> Master's Degree
<input type="checkbox"/> Vocational/trade/technical school or college	<input type="checkbox"/> Ph.D. or Professional Degree
<input type="checkbox"/> Armed Forces	<input type="checkbox"/> Other (list)_____

12b. Has your JumpStart car helped you obtain additional education/training?

☐ Yes (Go to Q12c) ☐ No (Go to Q13)

12c. If yes, how has having your JumpStart car helped?

13. Has your credit rating improved since you got your JumpStart car?

☐ Yes (Go to Q13a) ☐ No (Go to Q14) ☐ Don't Know (Go to Q14)

13a. If yes, please describe how this is so. _____

14. Has your overall financial security improved since you got your JumpStart car?

☐ Yes (Go to Q14a) ☐ No (Go to Q15)

14a. If yes, please describe how this is so. _____

15. What is the approximate odometer (mileage) reading on your car?

☐ Less than 10,000 miles
☐ 10,001 to 25,000
☐ 25,001 to 50,000
☐ 50,001 to 75,000
☐ 75,001 to 100,000
☐ 100,000+

16. Since getting your JumpStart car, how would you rate your involvement with extended family, friends and your community?

___ Less involved (go to Q17) ___ About the same (go to Q17) ___ More involved (go to Q16a)

16a. If “more involved,” can you describe or give examples of this?

17. Since getting your JumpStart car, is the overall quality of your life:

___ Worse ___ Slightly Worse ___ Same ___ A little better ___ Much better

17a. Can you describe why this is so, and give examples?

18. Have your future expectations changed as a result of owning a JumpStart car?

___ Yes ___ No

18a. If yes, can you describe in what way(s) your expectations have changed?

19. Prior to receiving your JumpStart car, what do you feel was the biggest barrier to your getting and keeping a job or getting and keeping a better job? (check one)

___ Lack of Education	___ Lack of Transportation
___ Disability	___ Housing Issues
___ Medical Problems/Extended Illness	___ Lack of Available Jobs
___ Lack of job experience	___ Lack of Child Care

- 20. How would you rate the JumpStart program on a scale of one to 10, with “1” being lousy and “10” being outstanding? (please circle)**

1 2 3 4 5 6 7 8 9 10

- 21. If you could, how would you improve the JumpStart program?**
